

SPACE ABOVE THIS LINE FOR RECORDING USE ONLY

**STATE OF MISSISSIPPI
COUNTY OF DESOTO**

SR1008-MS-108604

Prepared by and Return to:

Brad D. Wilkinson Esq.
Wilkinson Law Firm, P.C.
511 Keywood Circle
Flowood, MS 39232
601-355-0005
Bar # 10285

**LOAN # 714168201
USLT # SR1008-MS-108604**

**Grantor: THE BANK OF NEW YORK MELLON, SUCCESSOR IN INTEREST TO
JPMORGAN CHASE BANK, AS TRUSTEE FOR THE REGISTERED
HOLDER OF NOVASTAR MORTGAGE FUNDING TRUST, SERIES 2004-1
NOVASTAR HOME EQUITY LOAN ASSET-BACKED CERTIFICATES,
SERIES 2004-1
12650 INGENUITY DRIVE
ORLANDO, FL 32826
770-977-0933**

**Grantee: MALCOLM MANNING, III
304 W Main
Senatobia MS 38668
Phone 662 288 1491**

INDEXING INSTRUCTIONS:

**LOT 323, PHASE IV-A, SECTION "K", KENTWOOD SUBDIVISION, SECTION 3,
TOWNSHIP 2 SOUTH, RANGE 8 WEST, PLAT BOOK 55, PAGE 13, DESOTO
COUNTY, MISSISSIPPI.**

SPECIAL WARRANTY DEED

FOR AND IN CONSIDERATION of the sum of Ten Dollars (\$10.00), cash in hand paid, and other good, legal and valuable consideration, the receipt and sufficiency of which is hereby acknowledged, we, the undersigned, **THE BANK OF NEW YORK MELLON, SUCCESSOR IN INTEREST TO JPMORGAN CHASE BANK, AS TRUSTEE FOR THE REGISTERED HOLDER OF NOVASTAR MORTGAGE FUNDING TRUST, SERIES 2004-1 NOVASTAR HOME EQUITY LOAN ASSET-BACKED CERTIFICATES, SERIES 2004-1**, by Ocwen Loan Servicing, LLC, successor by merger to Ocwen Federal Bank, FA, its Attorney In Fact, by and through its duly authorized and appointed officer or director, does hereby Grant, Bargain, Sell, Convey, and Specially Warrant unto **MALCOLM MANNING, III, GRANTEE(S)** that certain land and property situated and being in **DESOTO COUNTY, State of Mississippi**, to-wit:

FNA

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LOT 323, PHASE IV-A, SECTION "K", KENTWOOD SUBDIVISION, LOCATED IN SECTION 3, TOWNSHIP 2 SOUTH, RANGE 8 WEST, DESOTO COUNTY, MISSISSIPPI, AS RECORDED IN PLAT BOOK 55, PAGE 13, IN THE OFFICE OF THE CHANCERY CLERK OF DESOTO COUNTY, MISSISSIPPI.

Also known as: **2620 S. AVALON DRIVE, HORN LAKE, MISSISSIPPI 38637**

PARCEL # 208203170-00323-00

This conveyance, however, is subject to Prior Reservations of oil, gas and other minerals; any and all Easements, Right-of-Way and Dedication of record affecting same and any and all Protective or Restrictive Covenants and Building restrictions of record affecting same.

Ad valorem taxes are being prorated between the parties as of the date of closing. "Grantor covenants that it has possession of the said land and has a right to convey it, and warrants the title against the lawful claims of all persons claiming by, through, and under it, but not further otherwise" The following reservations from and exceptions to this conveyance and the warranty of title made herein shall apply.

- (1) All easements, rights-of-way and prescriptive rights whether of record or not, pertaining to any portions(s) of the herein described property (hereinafter, the "Property");
- (2) All valid oil, gas and mineral rights, interest or leases, royalty reservations, mineral interest and transfers of interest of any character, in the oil, gas or minerals of record in any county in which any portion of the Property is located;
- (3) All restrictive covenants, terms conditions, contracts, provisions, zoning ordinances and other items of record in any county in which any portion of the Property is located, pertaining to any portions(s) of the Property, but only to the extent that same are still in effect;
- (4) All presently recorded instruments (other than liens and conveyances by, through or under the Grantor) that affect the Property and any portion(s) thereof;
- (5) Ad valorem taxes, fees and assessments, if any for the current year and all prior and subsequent years, the payment of which Grantee assumes (at the time of transfer of title), and all subsequent assessments for this and all prior years due to change(s) in land usage (including, but not limited to, the presence or absence of improvements, if any, on the Property), ownership, or both, the payment of which Grantee assumes;
- (6) Any conditions that would be revealed by a physical inspection and survey of the Property.

WITNESS THE SIGNATURE (S) of the Grantor(s), this the 2 day of SEPT, 2010.



THE BANK OF NEW YORK MELLON, SUCCESSOR IN INTEREST TO JPMORGAN CHASE BANK, AS TRUSTEE FOR THE REGISTERED HOLDER OF NOVASTAR MORTGAGE FUNDING TRUST, SERIES 2004-1 NOVASTAR HOME EQUITY LOAN ASSET-BACKED CERTIFICATES, SERIES 2004-1, by Ocwen Loan Servicing, successor by merger to Ocwen Federal Bank, FA, its Attorney In Fact

BY: [Signature]
Title: Robert Kaltenbach, Senior Manager
ITS: _____

STATE OF FL
COUNTY OF ORANGE

Personally appeared before me, the undersigned authority in and for the said county, and state on this 2 day of SEPT, 2010, within my jurisdiction, the within named

Robert Kaltenbach, Senior Manager, who acknowledged that he is _____ for Ocwen Loan

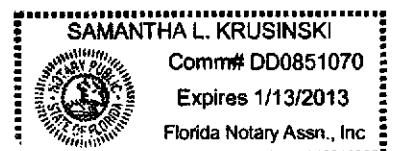
Servicing, LLC, successor by merger to Ocwen Federal Bank, FA, Attorney In Fact for THE BANK OF NEW YORK MELLON, SUCCESSOR IN INTEREST TO JPMORGAN CHASE BANK, AS TRUSTEE FOR THE REGISTERED HOLDER OF NOVASTAR MORTGAGE FUNDING TRUST, SERIES 2004-1 NOVASTAR HOME EQUITY LOAN ASSET-BACKED CERTIFICATES, SERIES 2004-1 for and on behalf of said corporation and as the act and deed of said corporations, he executed the above and foregoing instrument after first having been duly authorized by Ocwen Loan Servicing, LLC.

Given under my hand and official seal, this the 2 day of SEPT, 2010

[Signature]
Samantha L Krusinski
NOTARY PUBLIC

MY COMMISSION EXPIRES: _____

Prepared by at Sellers Request without a title search.



201000156259
Filed for Record in
CRAWFORD COUNTY, OHIO
KAREN J SCOTT, RECORDER
03-17-2010 At 01:36 pm.
FOW OF ATTY 80.00
OR Book 960 Page 1489 - 1494

2080

When recorded return to:
Oswen Loan Servicing, LLC
Attn: Johnna Miller
1661 Worthington Rd, Ste 100
West Palm Beach, FL 33409

POWER OF ATTORNEY

10-07-26H/Southern

KNOW ALL MEN BY THESE PRESENTS, that the undersigned, THE BANK OF NEW YORK MELLON, having its main office at 101 Barclay Street, New York, New York 10286 (the "Bank"), hereby appoints Saxon Mortgage Services, Inc., the Servicer, to be the Bank's true and lawful Attorneys-in-Fact (the "Attorneys") to act in the name, and on behalf, of the Bank with power to do only the following in connection with those certain Pooling and Servicing Agreements and Sale and Servicing Agreements listed on Schedule A attached hereto on behalf of the Bank:

1. The modification or re-recording of a Mortgage or Deed of Trust, where said modification or re-recordings is for the purpose of correcting the Mortgage or Deed of Trust to conform same to the original intent of the parties thereto or to correct title errors discovered after such title insurance was issued and said modification or re-recording, in either instance, does not adversely affect the lien of the Mortgage or Deed of Trust as insured.
2. The subordination of the lien of a Mortgage or Deed of Trust to an easement in favor of a public utility company of a government agency or unit with powers of eminent domain; this section shall include, without limitation, the execution of partial satisfactions/releases, partial reconveyances or the execution or requests to trustees to accomplish same.
3. The conveyance of the properties to the mortgage insurer, or the closing of the title to the property to be acquired as real estate owned, or conveyance of title to real estate owned.
4. The completion of loan assumption agreements and modification agreements.
5. The full or partial satisfaction/release of a Mortgage or Deed of Trust or full conveyance upon payment and discharge of all sums secured thereby, including, without limitation, cancellation of the related Mortgage Note.
6. The assignment of any Mortgage or Deed of Trust and the related Mortgage Note, in connection with the repurchase of the mortgage loan secured and evidenced thereby.
7. The full assignment of a Mortgage or Deed of Trust upon payment and discharge of all sums secured thereby in conjunction with the refinancing thereof, including, without limitation, the assignment of the related Mortgage Note.
8. With respect to a Mortgage or Deed of Trust, the foreclosure, the taking of a deed in lieu of foreclosure, or the completion of judicial or non-judicial foreclosure or termination, cancellation or recession of

termination, cancellation or rescission of any such foreclosure, including, without limitation, any and all of the following acts:

- a. the substitution of trustee(s) serving under a Deed of Trust, in accordance with state law and the Deed of Trust;
- b. the preparation and issuance of statements of breach or non-performance;
- c. the preparation and filing of notices of default and/or notices of sale;
- d. the cancellation/rescission of notices of default and/or notices of sale;
- e. the taking of a deed in lieu of foreclosure; and
- f. the preparation and execution of such other documents and performance of such other actions as may be necessary under the terms of the Mortgage, Deed of Trust or state law to expeditiously complete said transactions in paragraphs 8.a. through 8.e., above; and

9. To execute any other documents referred to in the above-mentioned documents or that are ancillary or related thereto or contemplated by the provisions thereof; and to do all things necessary or expedient to give effect to the aforesaid documents including, but not limited to, completing any blanks therein, making any amendments, alterations and additions thereto, to endorse which may be considered necessary by the Attorney, to endorse on behalf of the Trustee all checks, drafts and/or negotiable instruments made payable to the Trustee in respect of the documents, and executing such other documents as may be considered by the Attorney necessary for such purposes.

Capitalized terms not otherwise defined herein shall have the meanings set forth in the applicable Pooling and Servicing Agreement or Sale and Servicing Agreement listed on Schedule A hereto.

This Power of Attorney is effective for one (1) year from the date hereof or the earlier of (i) revocation by the Bank, (ii) the Attorney shall no longer be retained on behalf of the Bank or an affiliate of the Bank; or (iii) the expiration of one year from the date of execution.

The authority granted to the attorney-in-fact by the Power of Attorney is not transferable to any other party or entity.

This Agreement shall be governed by, and construed in accordance with, the laws of the State of New York without regard to its conflicts of law principles.


All actions heretofore taken by said Attorney, which the Attorney could properly have taken pursuant to this Power of Attorney, be, and hereby are, ratified and affirmed.

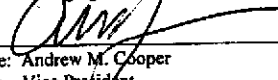
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IN WITNESS WHEREOF, The Bank of New York Mellon, as Trustee or Indenture Trustee, as applicable, pursuant to that those certain Pooling and Servicing Agreements and Sale and Servicing Agreements relating to the transactions listed on Schedule A attached hereto and these present to be signed and acknowledged in its name and behalf of Melissa J. Adelson its duly elected and authorized Managing Director this 26th day of April 2010.

The Bank of New York Mellon f/k/a The Bank of New York, as successor to JPMorgan Chase Bank, N.A. (f/k/a The Chase Manhattan Bank, N.A.), not in its individual capacity but solely as trustee or indenture trustee as applicable for those certain NovaStar Mortgage Funding Trusts listed on attached Schedule A.

By: 
Name: Melissa J. Adelson
Title: Managing Director

By: 
Name: Andrew M. Cooper
Title: Vice President

Witness: 
Jeffrey Otuaney

Witness: 
Alexander Tonge

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ACKNOWLEDGEMENT

STATE OF NEW YORK

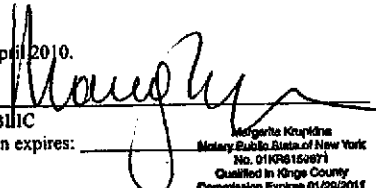
COUNTY OF KINGS

Personally appeared before me Melissa J. Adelson, and Andrew M. Cooper known or proved to me to be the same person who executed the foregoing instrument and to be the Managing Director and Vice President respectively of The Bank of New York Mellon, as Trustee or Indenture Trustee, as applicable, and acknowledged that they executed the same as their free act and deed and the free act and deed of the Trustee or Indenture Trustee, as applicable.

Subscribed and sworn before me this 26th day of April 2010.

NOTARY PUBLIC

My Commission expires: _____


Margaret Krutins
Notary Public State of New York
No. 01K08152871
Qualified in Kings County
Commission Expires 01/26/2011

OK W BK 643 PG 138

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Schedule A

NovaStar Mortgage Funding Trust, Series 2002-3
NovaStar Home Equity Loan Asset-Backed Certificates, Series 2002-3

NovaStar Mortgage Funding Trust, Series 2003-1
NovaStar Home Equity Loan Asset-Backed Certificates, Series 2003-1

NovaStar Mortgage Funding Trust, Series 2003-2
NovaStar Home Equity Loan Asset-Backed Certificates, Series 2003-2

NovaStar Mortgage Funding Trust, Series 2003-3
NovaStar Home Equity Loan Asset-Backed Certificates, Series 2003-3

NovaStar Mortgage Funding Trust, Series 2003-4
NovaStar Home Equity Loan Asset-Backed Certificates, Series 2003-4

NovaStar Mortgage Funding Trust, Series 2004-1
NovaStar Home Equity Loan Asset-Backed Certificates, Series 2004-1

NovaStar Mortgage Funding Trust, Series 2004-2
NovaStar Home Equity Loan Asset-Backed Certificates, Series 2004-2

NovaStar Mortgage Funding Trust, Series 2004-3
NovaStar Home Equity Loan Asset-Backed Certificates, Series 2004-3

NovaStar Mortgage Funding Trust, Series 2004-4
NovaStar Home Equity Loan Asset-Backed Certificates, Series 2004-4

NovaStar Mortgage Funding Trust, Series 2005-1
NovaStar Home Equity Loan Asset-Backed Certificates, Series 2005-1

NovaStar Mortgage Funding Trust, Series 2005-2
NovaStar Home Equity Loan Asset-Backed Certificates, Series 2005-2

NovaStar Mortgage Funding Trust, Series 2005-3
NovaStar Home Equity Loan Asset-Backed Certificates, Series 2005-3

NovaStar Mortgage Funding Trust, Series 2005-4
NovaStar Home Equity Loan Asset-Backed Certificates, Series 2005-4

NovaStar Mortgage Funding Trust, Series 2006-1
NovaStar Home Equity Loan Asset-Backed Certificates, Series 2006-1

NovaStar Mortgage Funding Trust, Series 2006-MTA1
NovaStar Home Equity Loan Asset-Backed Notes, Series 2006-MTA1

NovaStar Mortgage Funding Trust, Series 2006-2
NovaStar Home Equity Loan Asset-Backed Certificates, Series 2006-2

NovaStar Mortgage Funding Trust, Series 2006-3
NovaStar Home Equity Loan Asset-Backed Certificates, Series 2006-3

201000156259
SOUTHERN TITLE OF OHIO
GINA PICK UP



I hereby certify this document to be a true,
correct and complete copy of the record
filed in my office. Dated this 10 day
of May 2010 Bertha Henry,
County Administrator.

By CSA Archer
Deputy Clerk